From: bounce-272470-8353058@listserv.state.ma.us on behalf of Deferred Compensation

SMARTPlan <do_not_reply@tre.state.ma.us>

Sent: Sunday, December 12, 2010 7:59 PM

To: Hanchett, James (DPH)

Subject: Benefits of the SMARTPlan & Why You Should Participate

Attachments: SMARTPlanOverview.pdf; enrollment_form.pdf

It is every employee's dream to retire in comfort after having worked many years. Participating in the Massachusetts Deferred Compensation SMART Plan may help provide that comfort and a more secure financial future.

The SMART Plan offers a convenient way to build savings for your future while enjoying tax benefits today. Not only can you save and invest on a tax-deferred basis, but you also receive quality investment options, access to local representatives, call center support, free financial education and planning tools that help you better prepare for retirement.

If you are not yet a participant in the Plan, enrolling is easy. To enroll, simply contact a SMART Plan representative at 1-877-457-1900, visit our website at mass.gov/smartplan or print the Enrollment Form that is attached to this email and mail it to the address listed. Take advantage of this employee benefit-Save Money And Retire Tomorrow.

Sincerely,

The Massachusetts Deferred Compensation SMARTPlan